

## WHAT IS CLAIMED IS:

1. A personal information application system comprising:

a personal information terminal recording personal information related to a

5 consumer being its owner as electronic data; and

an information processing part, having a connection interface capable of connecting said personal information terminal thereto without through a network, recording advertisement information related to merchandise and/or service as electronic data, wherein

10 said information processing part reads said personal information and said personal information terminal reads said advertisement information when said personal information terminal is connected to said information processing part through said connection interface.

15 2. The personal information application system according to claim 1, wherein said personal information includes information related to merchandise and/or service desired by said consumer, and

said advertisement information includes advertisement information related to merchandise and/or service desired by said consumer selected on the basis of previously  
20 read said personal information.

3. The personal information application system according to claim 2, wherein said information processing part further has a display part for displaying advertisement information related to said merchandise and/or service desired by said  
25 consumer when said personal information terminal is electrically connected to said

information processing part through said connection interface.

4. The personal information application system according to claim 1, wherein  
said personal information terminal and said information processing part have an

5 electronic settlement function, and

said electronic settlement function is executable when said personal  
information terminal is connected to said information processing part through said  
connection interface.

10 5. A personal information application system comprising:

a personal information terminal recording personal information related to a  
consumer being its owner as electronic data; and

a plurality of information processing parts, connectable with said personal  
information terminal through or without through a network, recording advertisement  
15 information related to merchandise and/or service as electronic data, wherein

one of said information processing parts reads said personal information and  
said personal information terminal reads said advertisement information when said  
personal information terminal is connected to said one of said information processing  
parts, and

20 said personal information is electronic data recorded in a common format  
readable by all said plurality of information processing parts.

6. The personal information application system according to claim 5, wherein  
every said advertisement information from said plurality of information  
25 processing parts is displayed in a common display form in said personal information

terminal.

7. The personal information application system according to claim 5, wherein  
said personal information terminal and said plurality of information processing  
5 parts have an electronic settlement function, and  
said electronic settlement function is executable when said personal  
information terminal is connected to said information processing part.

8. A personal information application system comprising:  
10 a plurality of personal information terminals recording personal information  
related to consumers being owners thereof as electronic data;  
a plurality of first information processing parts recording advertisement  
information related to merchandise and/or service as electronic data; and  
a second information processing part connectable with said personal  
15 information terminals and said first information processing parts through or without  
through a network for reading said personal information and said advertisement  
information from said personal information terminals and said first information  
processing parts and recording the same, wherein

said personal information includes information related to merchandise and/or  
20 service desired by said consumers, and

said second information processing part transmits consumer information related  
to general trends of consumers created on the basis of said personal information to said  
first information processing parts,

while transmitting advertisement information related to said merchandise  
25 and/or service desired by said consumers selected from said advertisement information

on the basis of previously read said personal information to said personal information terminals.

9. The personal information application system according to claim 8, wherein  
5 said first information processing parts are capable of reading said personal information recorded in said second information processing part.

10. The personal information application system according to claim 8,  
wherein

10 said personal information terminals and said first information processing parts are connectable with each other through or without through a network,

said personal information terminals and said first information processing parts  
have an electronic settlement function, and

said electronic settlement function is executable when said personal  
15 information terminals are connected to said first information processing parts.